

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/9/13. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jerome NMN Walker
8021 Wabash
Kansas City, MO 64132

Linda Faye Walker
8021 Wabash
Kansas City, MO 64132

Case Number:
13-41721-drd7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-8013
xxx-xx-7538

Attorney for Debtor(s) (name and address):

Daniel C. Hall
Aldridge & Hall
406 W. 34th St., Ste 502
Kansas City, MO 64111
Telephone number: 816-531-5787

Bankruptcy Trustee (name and address):

Jerald S. Enslein
Gallas & Schultz
9140 Ward Parkway, Suite 200
Kansas City, MO 64114
Telephone number: 816-822-8100

Meeting of Creditors

Date: **June 13, 2013**

Time: **01:15 PM**

Location: **Room 2110B, 400 East 9th Street, Kansas City, MO 64106**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/12/13

Deadline to Object to Exemptions:

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Bankruptcy Clerk's Office: www.mow.uscourts.gov

400 E. 9th Street, Room 1510
Kansas City, MO 64106
Telephone Number: 816-512-1800
VCIS Number toll free: 866-222-8029

For the Court:

Court Executive:
Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 5/9/13

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

To obtain a claim form go to: http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf

EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of MissouriIn re:
Jerome NMN Walker
Linda Faye Walker
DebtorsCase No. 13-41721-drd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0866-4

User: kostrowr
Form ID: b9aPage 1 of 3
Total Noticed: 52

Date Rcvd: May 09, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2013.

db/jdb +Jerome NMN Walker, Linda Faye Walker, 8021 Wabash, Kansas City, MO 64132-2374
tr +Jerald S. Enslein, Gallas & Schultz, 9140 Ward Parkway, Suite 200,
Kansas City, MO 64114-3325
14793443 Ad Astra Recovery Services Inc, 8918 W 21 Street N, Ste 200 PMB 112,
Wichita, KS 67205-1880
14793444 Alliance Radiology, POB 809012, Kansas City, MO 64180-9012
14793445 +Allied Interstate, 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7723
14793446 +BAC Home Loans Serv LP, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110
14793447 Bank of America Home Loans, Customer Service, POB 5170, Simi Valley, CA 93062-5170
14793449 +++CAC FINANCIAL CORP, 2601 NW EXPRESSWAY STE 1000E, OKLAHOMA CITY OK 73112-7236
(address filed with court: CAC Financial Corp, 2601 NW Expressway Ste 1000 E,
Oklahoma City, OK 73112)
14793451 Capital One Best Buy, POB 30253, Salt Lake City, UT 84130-0253
14793452 +Carmax Auto Finance, 225 Chastain Meadows, Kennesaw, GA 30144-5942
14793455 CashNetUSA, POB 643990, Cincinnati, OH 45264-3990
14793457 +Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
14793458 +Check Smart, POB 5339, Round Rock, TX 78683-5339
14793460 +City of Kansas City MO, Rev Div Evelyn Simmons, 414 East 12th St Ste 201 W,
Kansas City, MO 64106-2705
14793461 +Columbia House, POB 91601, Rantoul, IL 61866-8601
14793463 +Constar Financial Services LLC, 3561 W Bell Rd, Phoenix, AZ 85053-2965
14793465 Fingerhut/Webbank, 6250 Ridgewood Rd, Saint Cloud, MN 563030820
14793471 +Jackson County Circuit Court, 415 East 12th Street, 1216-CV30725,
Kansas City, MO 64106-2706
14793470 +Jackson County Circuit Court, 916CV31662, 415 East 12th Street, Kansas City, MO 64106-2706
14793472 +Kahrs Law Offices, POB 780487, Wichita, KS 67278-0487
14793473 +Kansas Counselors Inc, 8725 Rosehill Road, Lenexa, KS 66215-4610
14793474 +LaKiesha Walker, 434 West 89th Street, Apartment B, Kansas City, MO 64114-3582
14793483 Santander Consumer USA, Attn BK Dept, POB 560284, Dallas, TX 75356-0284
14793485 +St Joseph Anesthesia, 1000 Carondelet Dr, Kansas City, MO 64114-4673
14793486 +St Joseph Medical Center, 1000 Carondelet Dr, Kansas City, MO 64114-4865
14793488 +Town Plaza Family Practice, 5701 W 119th St #410, Leawood, KS 66209-3721
14793489 +Trident Asset Management, 5755 N Point PKWY Ste 12, Alpharetta, GA 30022-1136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: anhkcmo@swbell.net May 09 2013 18:35:39 Daniel C. Hall, Aldridge & Hall,
406 W. 34th St., Ste 502, Kansas City, MO 64111

smg E-mail/Text: ecfnotices@dor.mo.gov May 09 2013 18:37:54 Missouri Department of Revenue,
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
14793448 +E-mail/Text: catherineh@berlinwheeler.com May 09 2013 18:38:23 Berlin Wheeler, POB 479,
Topeka, KS 66601-0479
14793450 EDI: CAPITALONE.COM May 09 2013 18:33:00 Capital One, Correspondence, POB 30285,
Salt Lake City, UT 84130-0285
14793453 +E-mail/Text: stacyj@cashcentral.com May 09 2013 18:39:02 Cash Central, 84 East 2400 North,
Logan, UT 84341-2902
14793454 +E-mail/Text: opsq_usbankruptcy@cashnetusa.com May 09 2013 18:37:55 Cash Net USA,
200 West Jackson Street, Suite 1400, Chicago, IL 60606-6929
14793456 EDI: CHASE.COM May 09 2013 18:33:00 Chase, Correspondence, POB 15298,
Wilmington, DE 19850-5298
14793459 +Fax: 614-760-4092 May 09 2013 18:47:27 CheckSmart, 6501 Troost,
Kansas City, MO 64131-1231
14793462 +E-mail/Text: bankruptcy@speedyinc.com May 09 2013 18:38:01 Concord Finance dba Speedy Cas,
8400 E 32 Street N, Wichita, KS 67226-2608
14793464 +E-mail/Text: BKNOTICES@EAFLLC.COM May 09 2013 18:38:08 Equable Ascent Financial,
1120 W Lake cook Road, Buffalo Grove, IL 60089-1970
14793466 EDI: AMINFOFP.COM May 09 2013 18:33:00 First Premier Bank, Correspondence, POB 5524,
Sioux Falls, SD 57117-5524
14793467 EDI: RMSC.COM May 09 2013 18:33:00 GECRB Sams Club, POB 965005, Orlando, FL 32896-5005
14793468 EDI: RMSC.COM May 09 2013 18:33:00 GEMB J C Penney, POB 981402, El Paso, TX 79998-1402
14793469 EDI: HFC.COM May 09 2013 18:33:00 HSBC, POB 5253, Carol Stream, IL 60197-5253
14793476 +E-mail/Text: ecfnotices@dor.mo.gov May 09 2013 18:37:54 MO Dept of Revenue,
Collections and Taxpayer Serv, 301 West High St, Rm 330, Jefferson City, MO 65101-1517
14793475 E-mail/Text: ecfnotices@dor.mo.gov May 09 2013 18:37:54 MO Dept of Revenue, Attn Counsel,
301 W High St Rm 670 POB 475, Jefferson City, MO 65105-0475
14793477 +E-mail/Text: bankruptcy@optimarecoveryservices.com May 09 2013 18:38:50
Optima Recovery Services, POB 52968, Knoxville, TN 37950-2968
14793478 +EDI: HFC.COM May 09 2013 18:33:00 Orchard Bank, POB 5222, Carol Stream, IL 60197-5222
14793480 EDI: PRA.COM May 09 2013 18:33:00 Portfolio Recovery, POB 12914, Norfolk, VA 23541
14793479 +E-mail/Text: bankruptcy@thinkcash.com May 09 2013 18:37:52 Payday One Loan, POB 101842,
Fort Worth, TX 76185-1842
14793481 +EDI: HCA2.COM May 09 2013 18:33:00 Research Medical Center, 2316 E Meyer Blvd,
Kansas City, MO 64132-1199

District/off: 0866-4

User: kostrowr
Form ID: b9a

Page 2 of 3
Total Noticed: 52

Date Rcvd: May 09, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14793482	EDI: RMSC.COM May 09 2013 18:33:00	Sam's Club Discover,	POB 965004,
	Orlando, FL 32896-5004		
14793483	EDI: DRIV.COM May 09 2013 18:33:00	Santander Consumer USA,	Attn BK Dept, POB 560284,
	Dallas, TX 75356-0284		
14793484	+E-mail/Text: bankruptcy@speedyinc.com May 09 2013 18:38:01	Speedy Cash,	3611 N Ridge Road,
	Wichita, KS 67205-1214		
14793487	EDI: WTRRN BANK.COM May 09 2013 18:33:00	Target National Bank,	Target Credit Services,
	POB 673, Minneapolis, MN 55440-0673		
14793490	+EDI: AFNIVZWIRE.COM May 09 2013 18:33:00	Verizon Wireless,	Recovery Department,
	1515 Woodfield Road, Schaumburg, IL 60173-5443		

TOTAL: 26

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

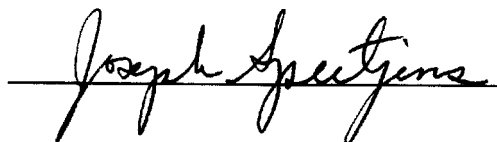
Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2013

Signature:



District/off: 0866-4

User: kostrowr
Form ID: b9a

Page 3 of 3
Total Noticed: 52

Date Rcvd: May 09, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2013 at the address(es) listed below:

Daniel C. Hall on behalf of Joint Debtor Linda Faye Walker anhkcmo@swbell.net,
bgkcmo@swbell.net

Daniel C. Hall on behalf of Debtor Jerome NMN Walker anhkcmo@swbell.net, bgkcmo@swbell.net
Jerald S. Enslein jsenslein@gallas-schultz.com, MO40@ecfcbis.com;bonnie@gallas-schultz.com

TOTAL: 3